

In the Claims

1. (Currently amended) A method for on-line monitoring and control of credit information of a consumer of credit ~~an individual on a computer~~, the method comprising:

providing an on-line consumer credit information management system that allows the consumer to log onto the on-line consumer credit information management system by means of a computer;

the on-line consumer credit information management system accessing and retrieving the credit information by means of a computer system in a computer network of the consumer from a database of a credit reporting bureau that contains credit information of the consumer as reported to the credit reporting bureau by one or more credit grantors;

the on-line consumer credit information management system providing the retrieved credit information to the consumer via the computer; ~~individual by means of the computer system in the computer network;~~ and

the on-line consumer credit information management system providing the consumer the ability to communicate directly with the one or more credit grantors regarding the retrieved credit information, providing for the individual to request changes in the information; and

informing the individual of the completion of the changes in the information.

2. (Currently amended) The method as set forth in claim 1 wherein the retrieved credit information is at least one credit report ~~and wherein the step of accessing the credit information by means of a computer system in a computer network includes the step of accessing at least one credit reporting bureau and requesting a credit report, such that at least one credit report is requested.~~

3. (Currently amended) The method as set forth in claim 2 including ~~the additional step of~~ the on-line consumer credit information management system

computing the consumers individuals credit score based upon the at least one credit report.

4. (Currently amended) The method as set forth in claim 3 wherein ~~the step of providing the information to the individual by means of the computer system in the computer network includes providing~~ the on-line consumer credit information management system provides the at least one credit report and the credit score to the consumer via the computer.

5. (Currently amended) The method as set forth in claim 3 ~~claim 4~~ including ~~the step of the on-line consumer credit information management system archiving the at least one credit report~~ reports and the credit score.

6. (Currently amended) The method as set forth in claim 1 ~~where in~~ wherein the retrieved credit information is at least one credit report and wherein ~~the~~ accessing and retrieving the consumer's credit information ~~by means of a computer system in a computer network includes the step of the on-line consumer credit information management system accessing the database of the credit reporting bureau~~ bureaus on a periodic basis to obtain credit reports; and the on-line consumer credit information management system determining changes in the credit reports.

7. (Currently amended) The method as set forth in claim 6 including ~~the step of the on-line consumer credit information management system~~ creating an alert based on the changes in the credit reports.

8. (Currently amended) The method as set forth in claim 7 ~~wherein the step of providing the information to the individual by means of the computer system in the computer network includes the step of including~~ the on-line consumer credit information management system providing the alert to the consumer. ~~individual.~~

9. (Currently amended) The method as set forth in claim 6 ~~claim 8~~ including ~~the step of the on-line consumer credit information management system~~ archiving the credit reports ~~and credit score~~.

10. (Currently amended) The method as set forth in claim 1 including ~~the:~~
the on-line consumer credit information management system allowing the
~~individual consumer to report reporting~~ an identity theft via the on-line consumer credit
information management system; ~~by means of the computer system in the computer~~
~~network;~~

the on-line consumer credit information management system providing forms to
the consumer for reporting identity theft to selected organizations; and organizations.

the on-line consumer credit information management system receiving providing
the completed forms from the consumer and the on-line consumer credit information
management system providing the completed forms to the selected organizations.

11. (Currently amended) The method as set forth in claim 1 comprising ~~the~~
~~additional steps:~~

the on-line consumer credit information management system computing the
expected interest rates the consumer individual should pay for specific types of loans
based on the consumers individuals credit score; and

the on-line consumer credit information management system providing the
expected interest rates to the consumer individual ~~by means of the computer system in~~
~~the computer network.~~

12. (New) The method as set forth in claim 1 including the on-line consumer
credit information management system archiving the credit information retrieved from
the credit reporting bureau database.

13. (New) The method as set forth in claim 12 including the on-line consumer
credit information management system accessing the credit information that is archived
by the on-line consumer credit information management system.

14. (New) A method for on-line monitoring and control of credit information of a consumer of credit, comprising:

providing an on-line consumer credit information management system that allows the consumer to log onto the on-line consumer credit information management system by means of a computer; and

the on-line consumer credit information management system allowing the consumer to select at least two or more of the following services offered by the on-line consumer credit information management system: obtaining credit reports and/or scores; monitoring credit; identity theft reporting; compute interest rates; and access credit information archived by the on-line consumer credit information management system.

15. (New) The method of claim 14, comprising the on-line consumer credit information management system providing credit information of the consumer to the consumer's computer based on one of the services selected by the consumer.

16. (New) The method of claim 15, comprising the on-line consumer credit information management system allowing the consumer to request changes in the consumer's credit information directly with one or more credit grantors.

17. (New) The method of claim 15, comprising the on-line consumer credit information management system communicating with a database of a credit reporting bureau that contains credit information of the consumer as reported to the credit reporting bureau by one or more credit grantors.